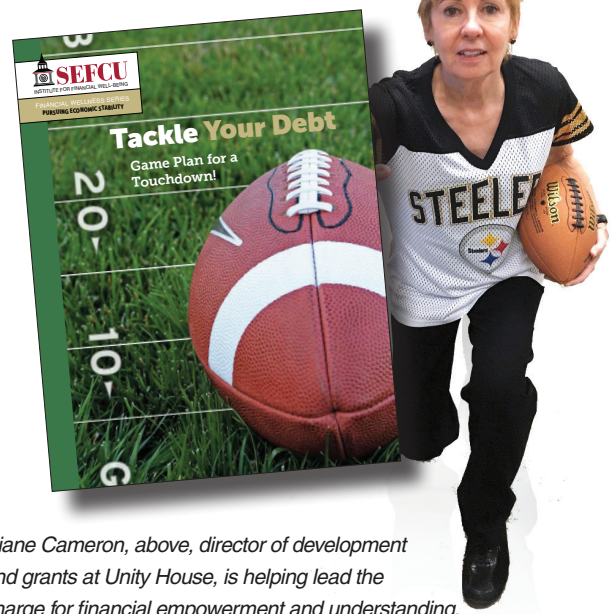




Unity House Partners with SEFCU's Institute to Offer Financial Well-Being to Employees

SEFCU's Institute for Financial Well-Being is setting the standard for financial education offered by a credit union. This year, our focus is on advancing the model across the state and nationally to assist organizations in providing credible resources to support member groups, community organizations, and individuals' access to financial education.

Nearly half of all individuals say that financial challenges cause them the most stress in their lives. The Institute's goal is to build capacity to expand financial education across New York State and beyond, training others to motivate people to develop positive financial habits for the future. The Institute offers a three-hour, highly interactive train-the-trainer session, where organizations learn instructional concepts and techniques to deliver financial education content to those they serve. During this session, participants learn how to create an environment of understanding, rapport, and confidence. In addition, they learn how to facilitate financial education content and teach skills in the areas of planning, budgeting, saving, investing, debt, and sharing.



Diane Cameron, above, director of development and grants at Unity House, is helping lead the charge for financial empowerment and understanding.

Unity House, a large human services organization located in the Capital Region, partnered with SEFCU and was the first organization to participate in the Financial Education Train-the-Trainer program offered by the Institute in 2017.

"I can truly say that leading the monthly trainings at Unity House gives me joy. I see and hear the relief; I know I am delivering truly helpful tools and strategies and am doing a small part to remove shame."

Diane Cameron, Unity House Director of Development and Grants



The Institute for Financial Well-Being learning content and activities are aligned to the applicable K-12 educational learning standards: The New York State Learning Standards: Career Development and Occupational Studies; The National Standards in K-12 Personal Finance Education; and The Common Core Learning Standards; or the applicable adult learning standards: Institute for Financial Literacy: National Standards for Adult Financial Literacy Education.

The Institute for Financial Well-Being's mission is to guide and encourage individuals to focus on achieving economic stability — using innovative tools, making informed decisions, and encouraging positive habits.



Diane Cameron, director of development and grants at Unity House, set a goal to facilitate financial education for her organization's employees, as well as for individuals receiving direct services from Unity House.

"When I attended the first public announcement of SEFCU's new Institute for Financial Well-Being I knew right away that I wanted to be a part of it. I have worked in non-profits and human services for more than 30 years and I had not heard anyone talk about this need with such respect for the client," Cameron said. "I was especially moved to learn that the SEFCU program removes all shame around money and debt."

In September 2017, Diane delivered the first session, *Tackle Your Debt*, to Unity House employees. This session was geared towards guiding learners to explore various loan types, understand debt levels based on whether it is considered good or bad debt, and develop an effective debt pay-down strategy. Diane continued into the first quarter of 2018 facilitating this engaging financial education series and has conducted three sessions at Unity House, involving 14 employees who have reported an increase in their confidence of more than 40%. The sessions are well received and employees have given a high rating to Unity House's employee financial well-being program. Next up for Unity House in 2018 is a series of sessions on *Budgeting Basics*.

"I can truly say that leading the monthly trainings at Unity House gives me joy," Cameron said. "I see and hear the relief; I know I am delivering truly helpful tools and strategies and am doing a small part to remove shame. SEFCU has done so much more than help people save money with this Institute; they are helping them save self-respect and strengthen their well-being."

To request a session for your organization, visit sefcu.com/financialeducation.

